

**United States Bankruptcy Court**

Western District of Missouri  
**Case No. 14-41373-drd7**  
**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christinea Monique Baney  
1001 Tracy Ave  
Excelsior Springs, MO 64024-1117

Social Security / Individual Taxpayer ID No.:  
xxx-xx-4563

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 7/24/14

Dennis R. Dow  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Christinea Monique Baney  
Debtor

Case No. 14-41373-drd  
Chapter 7

## **CERTIFICATE OF NOTICE**

District/off: 0866-4

User: admin  
Form ID: b18

Page 1 of 2  
Total Noticed: 42

Date Rcvd: Jul 24, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2014.

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: ecfnotices@dor.mo.gov Jul 24 2014 20:44:14 Missouri Department of Revenue,  
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475

15108887 EDI: ARSN.COM Jul 24 2014 20:38:00 ARS National, PO Box 463023, Escondido, CA 92046-3023

15108886 +EDI: RMCB.COM Jul 24 2014 20:38:00 American Medical Collection Agency,  
4 Westchester Plz Bldg 4, Elmsford, NY 10523-1615

15108893 EDI: CITICORP.COM Jul 24 2014 20:38:00 Citi, PO Box 20363, Kansas City, MO 64195-0363

15108895 E-mail/Text: jetter@cacu.com Jul 24 2014 20:44:45 Community America Credit Union,  
PO Box 15950, Lenexa, KS 66285-5950

15108889 E-mail/Text: cms-bk@cms-collect.com Jul 24 2014 20:44:29 Capital Management Services,  
698 1/2 S Ogden St, Buffalo, NY 14206-2317

15108890 EDI: CAPITALONE.COM Jul 24 2014 20:38:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285

15108891 EDI: CAPITALONE.COM Jul 24 2014 20:38:00 Capital One/Best Buy, PO Box 30253,  
Salt Lake City, UT 84130-0253

15108897 +EDI: CCS.COM Jul 24 2014 20:38:00 Credit Collection Services, 2 Wells Ave,  
Newton, MA 02459-3246

15108898 +EDI: CREDPROT.COM Jul 24 2014 20:38:00 Credit Protection Association LP, 13355 Noel Rd,  
Dallas, TX 75240-6837

15108899 E-mail/Text: electronicbkydocs@nelnet.net Jul 24 2014 20:44:45 Department of Education,  
121 S 13th St, Lincoln, NE 68508-1904

15108901 E-mail/Text: Bankruptcy@icsystem.com Jul 24 2014 20:44:42 IC Systems, 444 Highway 96 E,  
Saint Paul, MN 55127-2557

15108905 EDI: CBSKOHLS.COM Jul 24 2014 20:38:00 Kohls, PO Box 3115, Milwaukee, WI 53201-3115

15108915 E-mail/Text: bankruptcy@optimarecoveryservices.com Jul 24 2014 20:45:07  
Optima Recovery Services, 6215 Kingston Pike, Knoxville, TN 37919-4044

15108914 E-mail/Text: bankruptcy@optimarecoveryservices.com Jul 24 2014 20:45:07  
Optima Recovery Services, 6215 Kingston Pike Ste A, Knoxville, TN 37919-4044

15108922 EDI: AFNIVZWIRE.COM Jul 24 2014 20:38:00 Verizon, PO Box 25505,  
Lehigh Valley, PA 18002-5505

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE .

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Page 2 of 2  
Total Noticed: 42

Date Rcvd: Jul 24, 2014

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2014 at the address(es) listed below:

Erlene W. Krigel [ekrigel@krigelandkrigel.com](mailto:ekrigel@krigelandkrigel.com), [M010@ecfcbis.com](mailto:M010@ecfcbis.com); [erlenekrigel@gmail.com](mailto:erlenekrigel@gmail.com)  
Jonathon B. Burford on behalf of Creditor Wells Fargo Bank, N.A. [wdmo@km-law.com](mailto:wdmo@km-law.com)  
Steven A. Shepherd on behalf of Debtor Christinea Monique Baney [steve@llckc.com](mailto:steve@llckc.com),  
[courts@llckc.com](mailto:courts@llckc.com)

TOTAL: 3